1   <u>**CLAIMS**</u>

2   1.   A method for electronic bill presentment and payment comprising:

3   storing global information relating to a biller system and a payor system;

4   storing at least one modular business object containing specified instructions to

5   govern financial transactions between said biller system and said payor system based on

6   said global information;

7   permitting said biller system and/or payor system to access said at least one

8   business object for executing a financial transaction; and

9   permitting replacement of said business object with another modular business

10 object containing other specified instructions using the same said global information.

11 2.   A method for electronic bill presentment and payment comprising:

12   storing global information relating to a biller system and a payor system;

13   storing at least one modular business object containing specified instructions to

14 modify said global information; and

15   permitting replacement of said business object with another modular business

16 object containing other specified instructions for modifying the same said global

17 information.

18 3.   A method as claimed in claim 1, further comprising:

19   receiving invoice data from said biller system and storing said invoice data on a

20 database.

21 4.   A method as claimed in claim 1, further comprising:

22   permitting said payor system and/or said biller system to select one said business

23 object for execution and executing said business object.

1   5.   A method as claimed in claim 1, further comprising permitting a business service

2   provider system to access said payment processing system;

3   said business service provider system configured to provide business processing

4   services to said biller system and said payor system via said payment processing system.

5   6.   A method as claimed in claim 3, further comprising sending an e-mail message to

6   said payor system to alert said payor system of updated invoice data received from said

7   biller system.

8   7.   A method as claimed in claim 1, further comprising providing said payor system

9   and/or biller system access to said at least one business object via a web server.

10   8.   A method as clamed in claim 4, further comprising receiving messages from said

11   selected business object in an extensible markup language format.

12   9.   A method as claimed in claim 8, further comprising structuring and generating

13   calls to said database for execution in standard query language format, based on said

14   extensible markup language formatted messages received from said selected business

15   object.

16   10.   A method as claimed in claim 9, further comprising receiving from said database

17   responses to said standard query language formatted calls.

18   11.   A method as claimed in claim 10, further comprising structuring and generating

19   messages to said selected business object in an extensible markup language format, based

20   on said database responses.

21   12.   A method as claimed in claim 3, further comprising translating invoice data

22   received from said biller system prior to storage on said database.

1 13. A method as claimed in claim 1, wherein said business object is selected from the

2 group consisting of: an object for reviewing invoices, an object for making adjustments to

3 invoices, and an object for initiating invoice payment.

4 14. A method as claimed in claim 1, wherein said payment processing system is

5 capable of connection to a network, and wherein said biller system and said payor system

6 comprise hardware and software for connecting to said payment processing system via

7 said network.

8 15. A method as claimed in claim 5, wherein said business service provider system

9 comprises hardware and software for connecting to said payment processing system via a

10 network.

11 16. A method as claimed in claim 14, wherein said network is selected from the group

12 consisting of: local area network, wide area network, internet, intranet, extranet, a

13 TCP/IP-based network, a wireless network, an e-mail based network of e-mail

14 transmitters and receivers, a modem-based telephonic network, and an interactive

15 telephonic network accessible to users by telephone.

16 17. A method as claimed in claim 16, further comprising performing an action via

17 said network selected from the group consisting of: transmitting to said payor system said

18 invoice data, adjudicating said invoice data, allowing said payor system to pay said biller

19 system, and one or more of the foregoing actions in combination.

20 18. A method as claimed in claim 15, wherein said network is selected from the group

21 consisting of: local area network, wide area network, internet, intranet, extranet, a

22 TCP/IP-based network, a wireless network, an e-mail based network of e-mail

1   transmitters and receivers, a modem-based telephonic network, and an interactive

2   telephonic network accessible to users by telephone.

3   19.   A method as claimed in claim 14, further comprising receiving data and

4   commands from said biller system and said payor system via said network and storing

5   said data and commands in computer-readable memory.

6   20.   A method as claimed in claim 1, further comprising employing a security

7   mechanism for restricting unauthorized access.

8   21.   A method as claimed in claim 20, wherein said security mechanism is selected

9   from the group consisting of: a digital signature, a PIN number, a password, a master key,

10   and one or more of the foregoing in combination.

11   22.   A method as claimed in claim 1, further comprising employing at least one

12   firewall.

13   23.   A method as claimed in claim 1, further comprising storing a mirror copy of said

14   data stored on said database and permitting access to said mirror copy of said data in the

15   event said original data is corrupt or unavailable.

16   24.   A method as claimed in claim 7, further comprising permitting said payor system

17   and/or biller system to access said payment processing system via a web browser.

18   25.   A method as claimed in claim 5, further comprising permitting said business

19   service provider system to access said payment processing system via a web browser.

20   26.   A method as claimed in claim 3, wherein said invoice data comprises at least one

21   payor system, at least one invoice stream, and at least one biller system identifier.

22   27.   A method as claimed in claim 1, further comprising employing access control

23   comprising a list of users, and a user identification and password for each user.

1   28.   A method as claimed in claim 27, wherein said access control is operable to

2   govern whether a user is permitted to access each said business object.

3   29.   A method as claimed in claim 1, wherein said application server further comprises

4   a business function selection object.

5   30.   A method as claimed in claim 3, further comprising utilizing an invoice loader to

6   perform said receipt of said invoice data and said storage of said invoice data on said

7   database.

8   31.   A method as claimed in claim 1, further comprising permitting said biller system

9   to access said payment processing system via a non-browser XML-enabled application.

10   32.   A method as claimed in claim 1, further comprising permitting said payor system

11   to access said payment processing system via a non-browser XML-enabled application.

12   33.   A method as claimed in claim 5, further comprising permitting said business

13   service provider system to access said payment processing system via a non-browser

14   XML-enabled application.

15   34.   A method as claimed in claim 1, wherein said global information is stored on a

16   database.